

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION

In re: DARRYL S. HARVIN

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Case No. 17-bk-13308

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/09/2017.
- 2) The plan was confirmed on 11/09/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/18/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,782.25.
- 10) Amount of unsecured claims discharged without full payment: \$57,258.87.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 70,358.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 70,358.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,750.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,485.67	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 9,235.67</b>
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID B. SPITOFSKY ESQUIRE	Lgl	0.00	NA	NA	3,750.00	0.00
FCC FINANCE LLC	Sec	3,659.00	3,721.90	4,239.84	4,239.84	0.00
NISSAN MOTOR ACCEPTANCE	Sec	35,668.03	35,850.71	35,850.71	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	11,976.34	11,976.34	1,275.89	0.00
AMERICAN HONDA FINANCE	Sec	0.00	16,071.25	16,071.25	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	346.10	626.06	626.06	626.06	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	5,224.14	5,224.14	5,224.14	0.00
INTERNAL REVENUE SERVICE	Pri	5,937.77	5,602.53	5,602.53	5,602.53	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	176.66	176.66	176.66	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	7,203.63	7,203.63	7,203.63	0.00
LOANCARE, LLC	Sec	198,469.51	196,325.35	196,325.35	1,646.40	0.00
QUANTUM3 GROUP LLC	Uns	0.00	302.09	302.09	302.09	0.00
CERASTES LLC	Uns	7,500.00	5,654.29	5,654.29	5,654.29	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	25,175.54	25,175.54	25,175.54	0.00
BASS & ASSOCIATES P.C.	Uns	0.00	2,287.45	2,287.45	2,287.45	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,389.84	1,389.84	1,389.84	0.00
AMERICAN HONDA FINANCE	Uns	0.00	2,984.77	2,984.77	317.97	0.00
ASSEST ACCEPTANCE CORP	Uns	9,713.01	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BARCLAYS BANK DELAWARE	Uns	1,362.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA N.A.	Uns	2,287.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK/ZALES	Uns	1,893.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	5,224.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Uns	9,854.00	NA	NA	0.00	0.00
SYNCHRONY BANK/JC PENNEY	Uns	113.44	NA	NA	0.00	0.00
SYNCHRONY BANK/MEIN & MACO	Uns	0.00	NA	NA	0.00	0.00
THE HOME DEPOT/CBNA	Uns	1,412.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	10,334.00	NA	NA	0.00	0.00
UNION PLUS CREDIT CARD	Uns	1,699.17	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 196,325.35	\$ 1,646.40	\$ 0.00
Debt Secured by Vehicle	\$ 35,850.71	\$ 0.00	\$ 0.00
All Other Secured	\$ 20,311.09	\$ 4,239.84	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 252,487.15</b>	<b>\$ 5,886.24</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,602.53	\$ 5,602.53	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 5,602.53</b>	<b>\$ 5,602.53</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 63,000.81</b>	<b>\$ 49,633.56</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 9,235.67	
Disbursements to Creditors	\$ 61,122.33	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 70,358.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/14/2022

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.